

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Breana R Hayes**  
*Debtor(s)*

Case No. 18-10751-TPA  
Chapter: 13

Per April 17, 2019 hearing

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

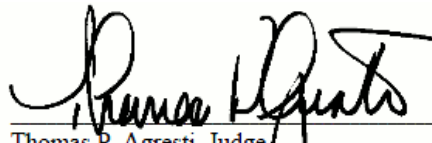
**AND NOW**, this *The 1st of May, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Breana R Hayes  
 Debtor

Case No. 18-10751-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lmar  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db +Breana R Hayes, 8 Coulter Road, Greenville, PA 16125-8123  
 14886493 +Mohela / Deptment Of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 14887756 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield, Mo 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14886488 EDI: CAPITALONE.COM May 02 2019 07:03:00 Capital One, 15000 Capital One Drive,  
 Richmond, VA 23238  
 14886489 +EDI: CHASE.COM May 02 2019 07:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14886490 +EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Bank / Victorias Secret, Po Box 182789,  
 Columbus, OH 43218-2789  
 14886491 +EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Capital / Big Lots, 3100 Easton Square Plaza,  
 Columbus, OH 43219-6232  
 14886492 +EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Capital Bank / Piercing Pagoda,  
 Po Box 182120, Columbus, OH 43218-2120  
 14919836 +E-mail/Text: bankruptcy@firstenergycorp.com May 02 2019 03:36:45 First Energy,  
 5001 Nasa Boulevard, Fairmont, WV 26554-8248  
 14911998 EDI: RESURGENT.COM May 02 2019 07:03:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14912127 +EDI: MID8.COM May 02 2019 07:03:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14911381 EDI: PRA.COM May 02 2019 07:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14886898 +EDI: PRA.COM May 02 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14924445 +E-mail/Text: bankruptcy@firstenergycorp.com May 02 2019 03:36:45 Penn Power,  
 5001 NASA Blvd, Fairmont WV 26554-8248  
 14920816 EDI: Q3G.COM May 02 2019 07:03:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14920815 EDI: Q3G.COM May 02 2019 07:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14886494 +E-mail/Text: bankruptcyteam@quickenloans.com May 02 2019 03:37:11 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14901911 +E-mail/Text: bankruptcyteam@quickenloans.com May 02 2019 03:37:11 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 14886495 E-mail/Text: philadelphia.bnc@ssa.gov May 02 2019 03:37:14  
 Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432  
 14886496 +EDI: RMSC.COM May 02 2019 07:03:00 Synch / Amazon, Po Box 965015,  
 Orlando, FL 32896-5015  
 14886497 +EDI: RMSC.COM May 02 2019 07:03:00 Synch / JCPenney, Po Box 965007,  
 Orlando, FL 32896-5007  
 14886498 +EDI: RMSC.COM May 02 2019 07:03:00 Synch / Lowes, Po Box 956005, Orlando, FL 32896-0001  
 14886499 +EDI: RMSC.COM May 02 2019 07:03:00 Synch / Walmart, Po Box 965024,  
 Orlando, FL 32896-5024

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: lmar  
Form ID: 309

Page 2 of 2  
Total Noticed: 23

Date Rcvd: May 01, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Breana R Hayes dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4